

**CENTRIC FINANCIAL CORPORATION**

	CPP Disbursement Date 12/18/2009	RSSD (Holding Company) 1144086	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$161	\$200	24.0%		
Loans	\$114	\$148	30.3%		
Construction & development	\$8	\$9	5.3%		
Closed-end 1-4 family residential	\$23	\$33	41.2%		
Home equity	\$9	\$12	27.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-14.4%		
Commercial & Industrial	\$15	\$22	45.1%		
Commercial real estate	\$51	\$64	27.3%		
Unused commitments	\$22	\$27	22.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$17	\$17	0.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$6	27.8%		
Cash & balances due	\$16	\$12	-25.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$147	\$181	23.4%		
Deposits	\$140	\$175	24.9%		
Total other borrowings	\$6	\$6	-5.7%		
FHLB advances	\$6	\$6	-5.7%		
Equity					
Equity capital at quarter end	\$14	\$18	30.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.1%	--		
Tier 1 risk based capital ratio	11.3%	12.1%	--		
Total risk based capital ratio	12.4%	13.3%	--		
Return on equity <sup>1</sup>	-68.2%	6.5%	--		
Return on assets <sup>1</sup>	-5.8%	0.6%	--		
Net interest margin <sup>1</sup>	2.8%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	62.1%	87.7%	--		
Loss provision to net charge-offs (qtr)	108.6%	474.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.4%	1.6%	0.4%	0.0%	--
Home equity	1.7%	0.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	15.2%	16.2%	0.2%	1.2%	--
Commercial & Industrial	1.7%	4.5%	1.3%	0.1%	--
Commercial real estate	2.1%	0.4%	1.3%	0.0%	--
Total loans	1.9%	1.4%	0.8%	0.0%	--